

INDEXING INSTRUCTIONS:
Part of the Northwest Quarter of Sec 16, T3S, R7W, DeSoto County, MS

STATE OF MISSISSIPPI

COUNTY OF DeSoto

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), and other good and valuable consideration, the undersigned, grantor (s) **JP Morgan Chase Bank, National Association**, successor by merger to **Bank One, National Association**, do hereby convey, and warrant specially unto grantee (s) **Vision Investments, LLC**, the following described property situated in **DeSoto County, Mississippi**, to-wit:

SEE ATTACHMENT EXHIBIT "A"

City, County, and State ad valorem taxes for the year 2007 are to be pro-rated as of the date of delivery of this deed.

The above warranty and this conveyance is made subject to any and all valid and outstanding oil, gas, and mineral leases, exceptions, reservations and conveyances.

The above warranty and this conveyance is made subject to any and all easements for public utilities as presently laid out, constructed or in use.

WITNESS MY SIGNATURE, this the 16 day of August, 2007.
JP Morgan Chase Bank, National Association, successor by merger to **Bank One, National Association** by Its Attorney-In-Fact, **Saxon Mortgage Services, Inc.**

BY:

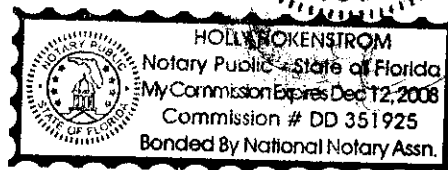
Ximena Wolf
Asst Vice-Pres

STATE OF

Florida

COUNTY OF

Broward



PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 16 day of August, within my jurisdiction, the within name Ximena Wolf who acknowledge that he/she is Asst Vice Pres of **Saxon Mortgage Services, Inc.**, a corporation which is the Attorney in Fact for **JP Morgan Chase Bank, National Association**, successor by merger to **Bank One, National Association**, a corporation, and that for and on behalf of the said **Saxon Mortgage Services, Inc.** in its representative capacity as Attorney in Fact for **JP Morgan Chase Bank, National Association**, successor by merger to **Bank One, National Association**, that he/she executed the above and foregoing instrument, after first having been duly authorized so to do.

Holly Hokenstrom
NOTARY

12/12/08
MY COMMISSION EXPIRES

GRANTOR:
JP Morgan Chase Bank
4708 Mercantile Drive North
Fort Worth, TX 76137-3605
817-665-7200

GRANTEE:
Vision Investments, LLC
2285 Commodore Road
Hernando, MS 38632
662-252-7207

R07-1313

MVA

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EXHIBIT "A"

Part of the Northwest Quarter of Section 16, Township 3 South, Range 7 West, DeSoto County, Mississippi, more particular described as follows:

Commencing at an old axle commonly accepted as the West quarter corner of said Section 16; thence run due to a half inch steel bar on the East right of way line of Tchulahoma Road, said point being 40.00 feet East of the centerline of said road; thence run North 02 degrees 04 minutes 43 seconds West a distance of 622.70 feet along said East right of way line to a half inch steel bar; thence run due West a distance of 198.86 feet to a half inch steel bar; thence run due North a distance of 220.09 feet to the point of beginning.

Being the same property conveyed to grantor, Melvin Smith, herein by Quit Claim Deed of record at Book 275, Page 72, dated August 25, 1994, filed August 29, 1994, in the Chancery Clerk's Office of DeSoto County Mississippi.

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, **JPMORGAN CHASE BANK, NATIONAL ASSOCIATION**, Successor Trustee, by merger, to Bank One, having an office at 4 New York Plaza, 6th floor, New York, New York 10004, and its main office at 1111 Polaris Parkway, Columbus, Ohio 43240 (the "Bank"), hereby appoint **Saxon Mortgage Services, Inc.** to be the Bank's true and lawful Attorneys-in-Fact (the "Attorneys") to act in the name, and on behalf, of the Bank with power to do only the following in connection with the transactions specified in Schedule I hereto on behalf of the Bank:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recordings is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
4. The completion of loan assumption agreements and modification agreements.
5. The full or partial satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
 - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
 - b. the preparation and issuance of statements of breach or non-performance;
 - c. the preparation and filing of notices of default and/or notices of sale;
 - d. the cancellation/rescission of notices of default and/or notices of sale;

e. the taking of a deed in lieu of foreclosure; and

f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e., above; and

9. to execute any other documents referred to in the above-mentioned documents or that are ancillary or related thereto or contemplated by the provisions thereof; and

to do all things necessary or expedient to give effect to the aforesaid documents including, but not limited to, completing any blanks therein, making any amendments, alterations and additions thereto, to endorse which may be considered necessary by the Attorney, to endorse on behalf of the Trustee all checks, drafts and/or negotiable instruments made payable to the Trustee in respect of the documents, and executing such other documents as may be considered by the Attorney necessary for such purposes.

This Power of Attorney is effective for one (1) year from the date hereof or the earlier of (i) revocation by the Bank, (ii) the Attorney shall no longer be retained on behalf of the Bank or an affiliate of the Bank; or (iii) the expiration of one year from the date of execution.

The authority granted to the attorney-in-fact by the Power of Attorney is not transferable to any other party or entity.

This Agreement shall be governed by, and construed in accordance with, the laws of the State of New York without regard to its conflicts of law principles.

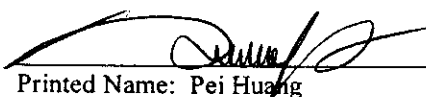
All actions heretofore taken by said Attorney, which the Attorney could properly have taken pursuant to this Power of Attorney, be, and hereby are, ratified and affirmed.

IN WITNESS WHEREOF, JPMorgan Chase Bank, N.A., as Trustee, pursuant to that Pooling and Servicing/or Trust Agreement among the Depositor, the Servicer, and the Trustee, and these present to be signed and acknowledged in its name and behalf by Joseph Giordano its duly elected and authorized Senior Vice President this 19th day of June, 2006.

JPMorgan Chase Bank, National Association

By: 
Name: Joseph Giordano
Title: Senior Vice President

Witness: 
Printed Name: Patrick B. Okas

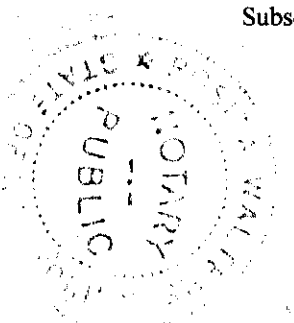
Witness: 
Printed Name: Pei Huang

ACKNOWLEDGEMENT

STATE OF New York §
 COUNTY OF Kings §

Personally appeared before me the above-named Marie P. Merritt, known or proved to me to be the same person who executed the foregoing instrument and to be the Senior Vice President of JPMorgan Chase Bank, National Association, as Trustee for First Franklin Mortgage Loan Trust 2005-FF1 Mortgage Pass-Through Certificates, Series 2005-FF1, and acknowledged that s/he executed the same as her/his free act and deed and the free act and deed of the Trustee.

Subscribed and sworn before me this 27th day of June, 2005.



NOTARY PUBLIC

My Commission expires: _____

Rosita Walters

ROSITA WALTERS
 Notary Public, State of New York
 No. 01WA6048854
 Qualified in Kings County
 Commission Expires Oct. 2, 2006